

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Postrel

Serial Number: 10/791,149

Filing Date: March 1, 2004

Title: METHOD AND SYSTEM FOR ISSUING, AGGREGATING
AND REDEEMING REWARDS BASED ON MERCHANT
TRANSACTIONS (as amended)

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313

COMMENTS ON STATEMENT OF REASONS FOR ALLOWANCE

Sir:

In the Notice of Allowance dated May 19, 2010, the Examiner alleged that the prior art of record teaches a method of operating a reward system in conjunction with a computer network, the computer network interconnected to at least one issuing bank computer operated by an issuing bank that issues a token to a user, said token comprising a user payment account ID for a user payment account at the issuing bank computer that is used to pay for purchase transactions, the method comprising:

- a. providing a reward account database in a central reward server computer that interoperates with the computer network, the reward account database storing (i) a first user reward account for transactions between the user and a first merchant and (ii) a second user reward account

for transactions between the user and a second merchant, both the first user reward account and the second user reward account being identified with the user payment account ID;

- b. a user executing a first transaction with the first merchant by presenting the token to the first merchant for payment of at least part of the first transaction;
- c. a first merchant computer operated by the first merchant transmitting a first instruction to the central reward server computer to add a first set of rewards to the first user reward account using an identification of the first merchant and the user payment account ID;
- d. the user executing a second transaction with the second merchant by presenting the token to the second merchant for payment of at least part of the second transaction;
- e. a second merchant computer operated by the second merchant transmitting a second instruction to the central reward server computer to add a second set of rewards to the second user reward account using an identification of the second merchant and the user payment account ID;
- f. establishing a user reward exchange account.

The Examiner then stated that "even though the prior art of record teaches the above-mentioned features, the prior art of record fails to teach a method of operating a reward system in conjunction with a computer network, the computer network interconnected to at least one issuing bank computer operated by an issuing bank that issues a token to

a user, said token comprising a user payment account ID for a user payment account at the issuing bank computer that is used to pay for purchase transactions, including the steps of:

- establishing a user reward exchange account on the central reward server computer;
- a user computer operated by the user providing instructions to the central reward server computer for selecting rewards from the first user reward account and from the second user reward account for exchange into the user reward exchange account; and
- the central reward server compute exchanging, in response to said instructions, the selected rewards from the first user reward account and the second user reward account into the user reward point exchange account."

Applicant respectfully disagrees with the position the Examiner has taken as stated above. In particular, Applicant believes that the prior art does not disclose or suggest steps a-f as alleged by the Examiner above. In the interest of expediting prosecution of the application and allowance of the claims, Applicant has amended the claims as set forth in the Supplemental Amendment dated May 11, 2010. Applicant does not however acquiesce with the Examiner's statement of the reasons for allowance. Pursuant to MPEP 1302.14(V), Applicant notes that this statement is but the personal opinion of the Examiner as to

why the claims are allowable, and does not create an estoppel.

Respectfully submitted,

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